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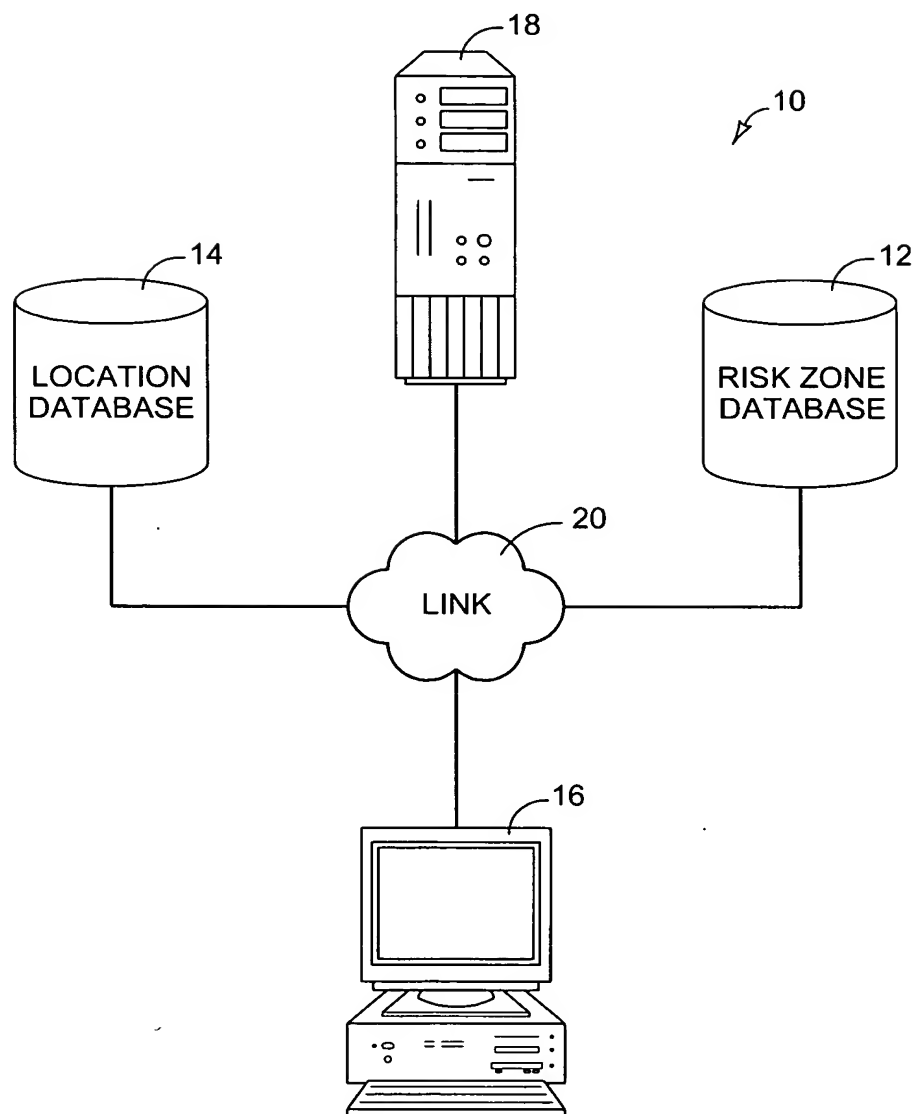


FIG. 1

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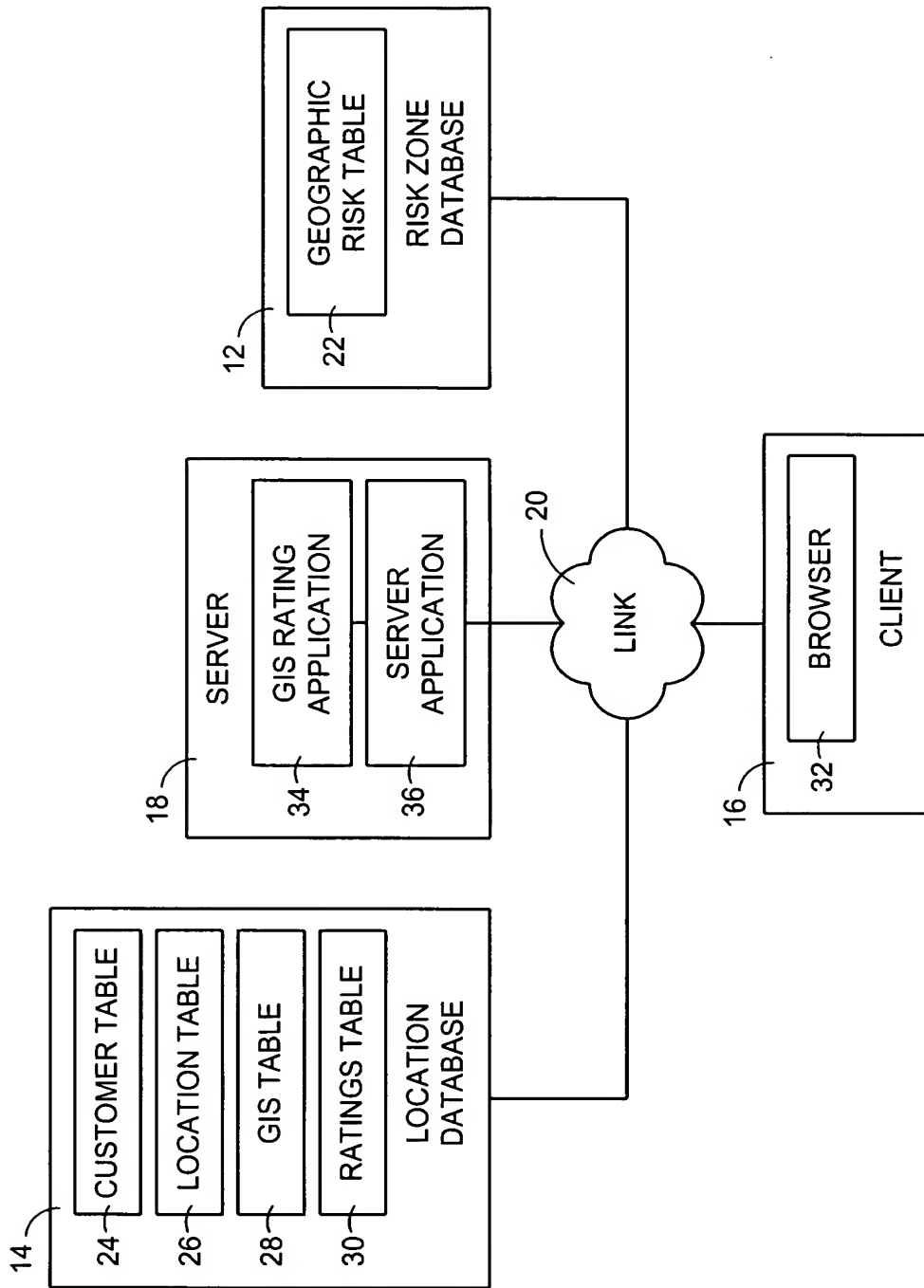


FIG. 2

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GEOGRAPHIC RISK TABLE			
40 ZONE ID	42 RISK TYPE	44 RISK SCORE	46 ZONE BOUNDARY
1	RISK (1)	SCORE (1)	BOUNDARY (1)
2	RISK (2)	SCORE (2)	BOUNDARY (2)
3	RISK (3)	SCORE (3)	BOUNDARY (3)
...
x	RISK (x)	SCORE (x)	BOUNDARY (x)

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FIG. 3



FIG. 4

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FIG. 5

CUSTOMER TABLE	
CUSTOMER ID	PROFILE
1	PROFILE (1)
2	PROFILE (2)
3	PROFILE (3)
...	...
n	PROFILE (n)

FIG. 6

LOCATION TABLE		
LOCATION ID	ADDRESS	CUSTOMER ID
1	ADDRESS (1)	CUSTOMER (a)
2	ADDRESS (2)	CUSTOMER (b)
3	ADDRESS (3)	CUSTOMER (c)
...
n	ADDRESS (N)	CUSTOMER (m)

FIG. 7

GIS TABLE		
GIS ID	COORDINATES	LOCATION ID
1	X1,Y1	LOCATION (aa)
2	X2,Y2	LOCATION (bb)
3	X3,Y3	LOCATION (cc)
...
n	Xn,YN	LOCATION (mm)

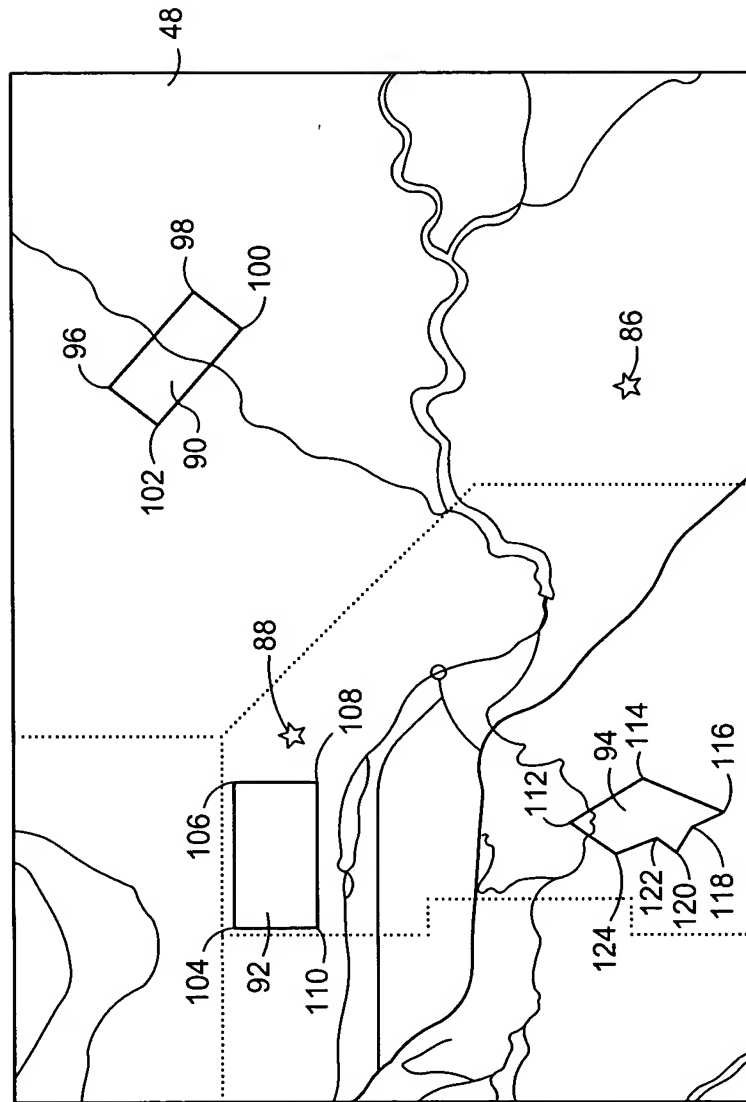


FIG. 8

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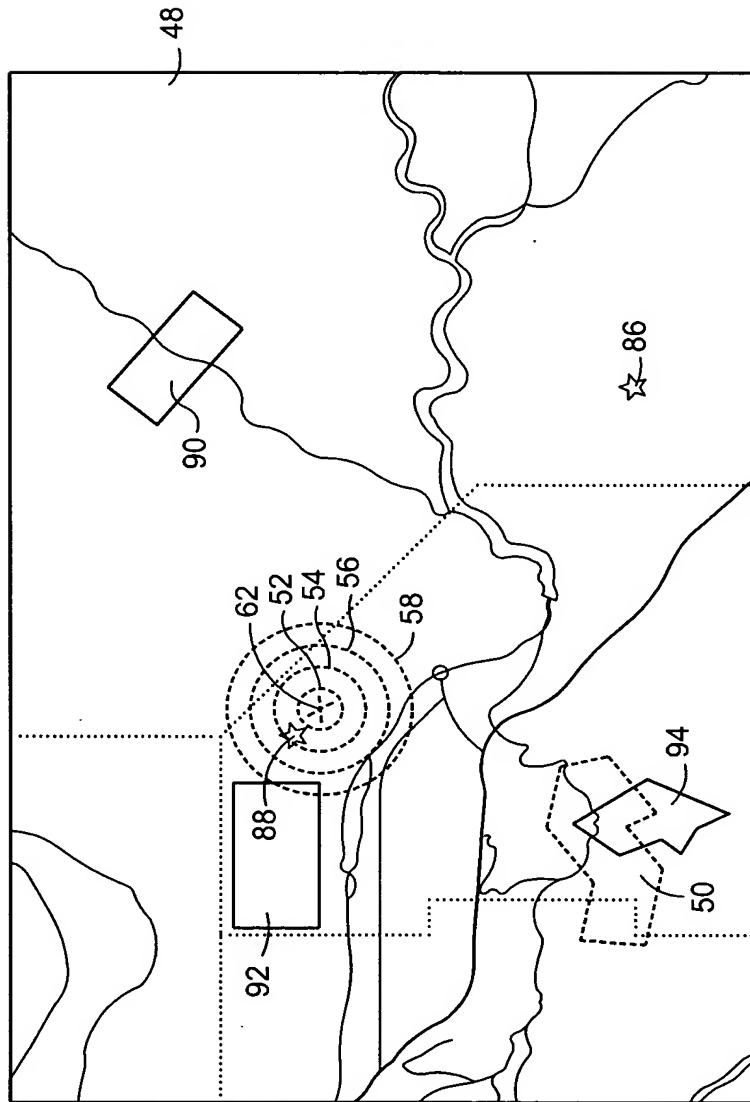


FIG. 9

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RATINGS TABLE		
128 <i>RISK ID</i>	130 <i>RISK TYPE</i>	132 <i>BASE RATING</i>
1	<i>RISK (1)</i>	<i>RATING (1)</i>
2	<i>RISK (2)</i>	<i>RATING (2)</i>
3	<i>RISK (3)</i>	<i>RATING (3)</i>
...
<i>n</i>	<i>RISK (n)</i>	<i>RATING (n)</i>

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FIG. 10

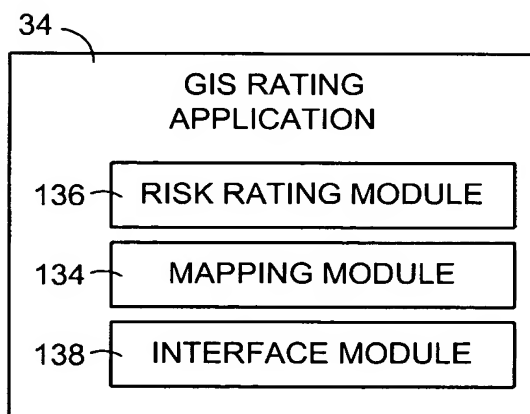


FIG. 11

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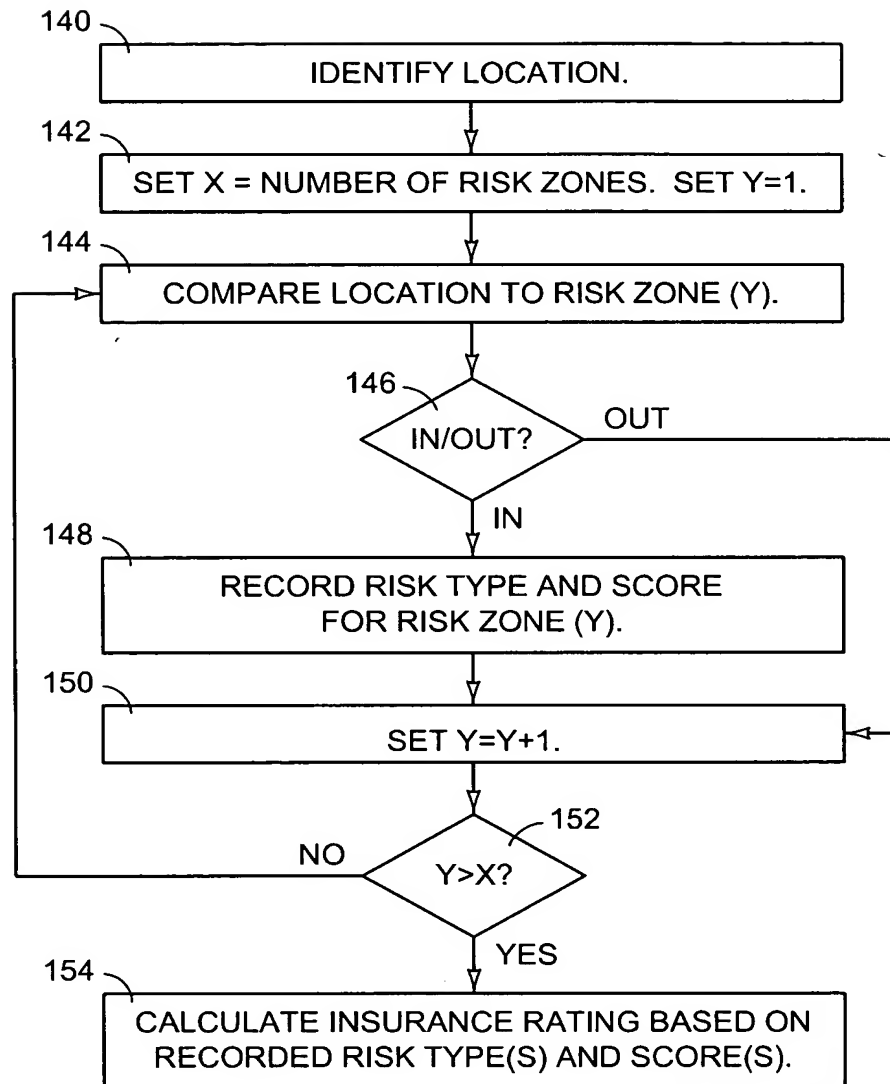


FIG. 12

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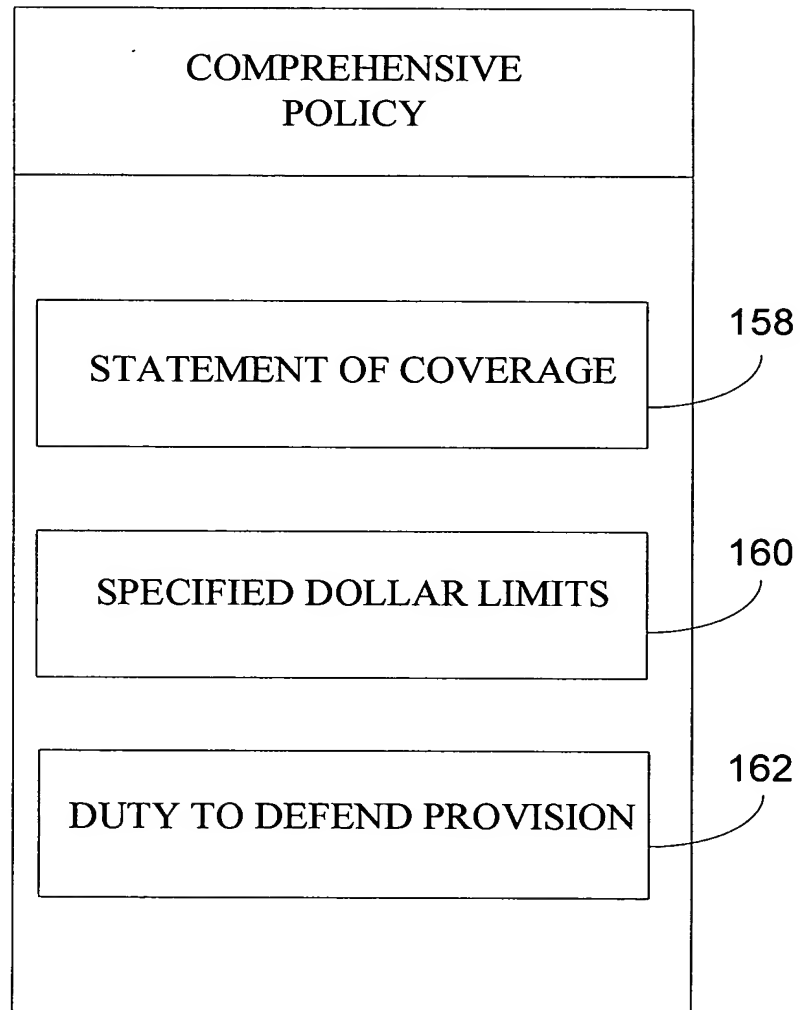


FIG. 13

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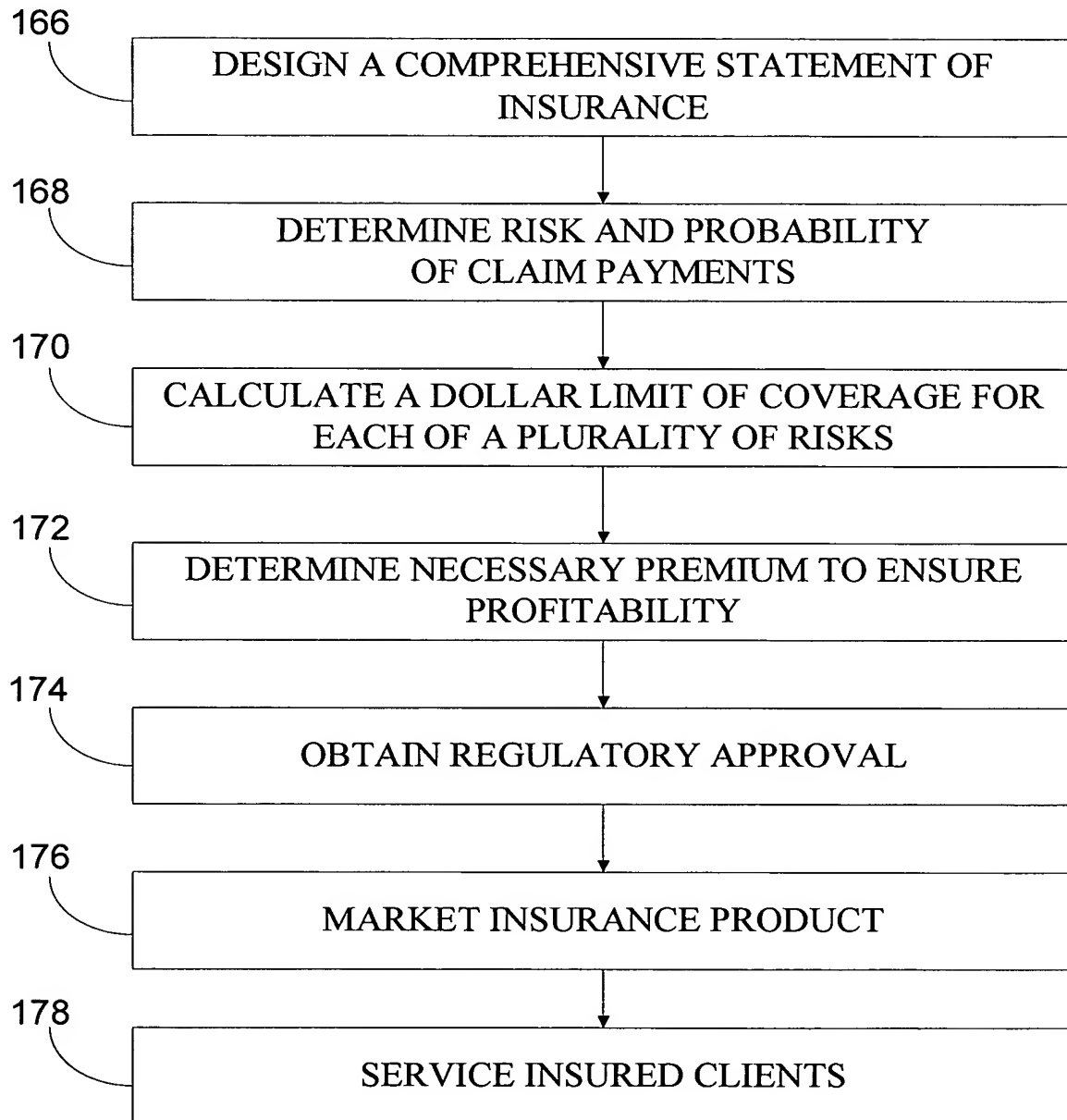


FIG. 14